

As a below named inventor I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name, I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD, SYSTEM AND COMPUTER PROGRAM FOR ON-DEMAND SHORT TERM LOAN PROCESSING

the specification of which: (complete (a), (b) or (c) for type of application)

REGULAR OR DESIGN APPLICATION

(a) [X] is attached hereto.
(b) [] was filed on _____ as Application Serial No. _____ and was amended on _____ (if applicable).

PCT FILED APPLICATION ENTERING NATIONAL PHASE

(c) was described and claimed in International Application No. _____ filed _____ and as amended on _____ (if any).

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a).

[] In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.97.

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: (complete (d) or (e))

(d) [X] no such applications have been filed.
(e) [] such applications have been filed as follows

EARLIEST FOREIGN APPLICATION(S), IF ANY FILED WITHIN 12 MONTHS PRIOR TO SAID APPLICATION

Country	Application No.	Date of Filing	Date of Issue	Priority Claimed
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO

ALL FOREIGN APPLICATION(S), IF ANY FILED MORE THAN 12 MONTHS PRIOR TO SAID APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:)
TUCKER, Scott A.)
METHOD, SYSTEM AND COMPUTER)
PROGRAM FOR ON-DEMAND SHORT)
TERM LOAN PROCESSING)
)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

GENERAL AUTHORIZATION PURSUANT TO 37 C.F.R. § 1.136(a)(3)

The Commissioner is hereby authorized to charge all required extension of time fees under 37 C.F.R. § 1.17 during the entire pendency of this application or credit any overpayment to Deposit Account No. 19-0522. This Authorization shall be treated as a constructive petition for an extension of time in any concurrent or future reply requiring a petition for an extension of time under 37 C.F.R. § 1.136(a) for its timely submission.

It should be noted that the undersigned has authorized the Commissioner to charge the payment of additional fees in the accompanying transmittal letter.

Respectfully submitted,

HOVEY WILLIAMS LLP

By:

Andrew G. Colombo, Reg. No. 40,565
2405 Grand Boulevard, Suite 400
Kansas City, Missouri 64108
(816) 474-9050

ATTORNEYS FOR APPLICANT

(Docket No. 35010)

PROVISIONAL

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States application(s) listed below:

Application Serial No.	Filing Date	Status (patented, pending, abandoned)
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CONTINUATION-IN-PART

(Complete This Part Only If This Is A Continuation-In-Part Application)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a), which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application:

Application Serial No.	Filing Date	Status (patented, pending, abandoned)
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POWER OF ATTORNEY

As a named inventor, I hereby appoint the attorneys and agents of Hovey Williams LLP, associated with
Customer Number:

23589

as my attorneys and agents for the purpose of receiving all future correspondence in connection with said patent application and transacting all business in the United States Patent and Trademark Office with respect to said patent application.

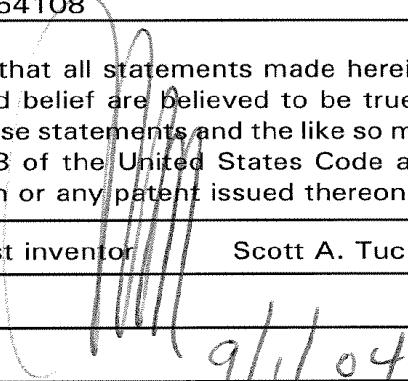
Those attorneys and agents presently are:

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Warren N. Williams	19,156	David V. Ayres	46,529
Stephen D. Timmons	26,513	Kameron D. Kelly	44,181
John M. Collins	26,262	Jason E. Gorden	46,734
Thomas H. Van Hoozer	32,761	Gregory J. Skoch	48,267
Thomas B. Luebbering	37,874	Jennifer C. Bailey	52,583
Andrew G. Colombo	40,565	David L. Terrell, Patent Agent	
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Tracy L. Bornman	42,347	Matt P. Harlow, Patent Agent	52,994

SEND CORRESPONDENCE TO:
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor	Scott A. Tucker		
Inventor's Signature			
Date	9/1/04	Country of Citizenship	United States
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